

PRODUCT TYPE CONTROLS

Please read all the important information below. After the description of 'How Product Type Controls Work' and 'Establishing Limits', you will find step-by-step instructions for getting started.

Product Type Controls allow you to customize cards with limits for several product categories to meet the specific needs of your drivers and vehicles. Based on the product codes that are supplied by the merchant as part of the transaction, Wright Express is able to determine if cards are authorized to make purchases. If they are not, the transactions are declined, subject to the restrictions described below.

Creating a Profile allows you to define a set of limits that you can then assign to specific cards. For example, you can create a "Delivery Driver" Profile that limits purchases to Fuel and Parts and Service, while allowing a "Sales Team" Profile to make purchases at convenience stores. See the Establishing Limits section for recommended limits and two examples of card profiles with limits.

How Product Type Controls Work

When a card is used to make a purchase, the merchant assigns one or more product codes to the transaction. Wright Express checks these product codes against your product type limits to determine if the purchase should be authorized. If the product type is allowed and the limits you set have not been reached, the purchase is authorized.

Since the Product Type Controls are new technology for the Wright Express network, not all merchants have implemented the product code upgrades. Please be sure to read the following sections to understand how the merchant differences affect the Product Type Controls.

Fuel

Since pay-at-the-pump transactions are pre-authorized before the gas is pumped, the actual dollar amount is not known at the time of authorization. For all pay-at-the-pump transactions, we apply at least a \$30 minimum pre-authorization amount to your established limits. If the transaction is approved, the pre-authorized amount (\$30 minimum) is added to your daily authorization total, not the actual amount of the transaction. This means that there is a chance that your driver could exceed the transaction dollar limit and daily dollar limit you have set, since we will have only recorded the default authorization amount toward the limit. You will be billed for the actual amount of the transaction.

Recommendation:

If your drivers frequently pay at the pump, you should set a dollar limit of \$30 or higher. \$30 is the minimum pre-authorization amount we apply for each transaction, but some merchants transmit larger pre-authorization amounts. If your vehicles require multiple transactions a day, you should set your limit in multiples of your per transaction dollar limit, e.g., \$60, \$90, \$120.

Note:

It's important to note that at locations not yet providing upgraded product code detail, Wright Express will apply your fuel limits to the purchase, even if it includes both fuel and non-fuel products.

Parts & Service, Quick Lube and Oil & Fluids

Wright Express categorizes each purchase according to information sent to us by the merchant. Because merchants use different systems, Wright Express may receive a variety of product codes and levels of detail for the same item or type of service. To accommodate these variations, we have linked three of the vehicle service categories:

Parts & Service Quick Lube Oil & Fluids

Before you set limits on any of these three product type controls, please read below to understand how they are related. Understanding the relationship between these categories will help you avoid unexpected results, including a decline, when using the Custom Control card for service related purchases in some situations.

- Parts & Service Select this option if you want to allow cards to allow all vehicle related purchases.
 You'll notice that Oil & Fluids and Quick Lube are automatically checked, so you will need to set limits
 in each of these categories (see Sales Team example above.). This is necessary to accommodate
 merchants who may code Oil/Fluids and Quick Lube as Parts and Service.
- Quick Lube If you select this option, you'll notice that Oil & Fluids is automatically checked, so you
 will need to set limits for this category. This is necessary to accommodate those merchants may
 choose to provide detailed codes such as oil and labor instead of quick lube.
- Oil & Fluids If you select this option, you also need to keep in mind that a service merchant may code a quart of oil as Parts and Service.

Note:

If you limit purchases to Quick Lube or Oil/Fluids, a transaction may be declined if the merchant codes an oil or quick lube purchase as Parts and Service. If you use a variety of service merchants, you might want to consider selecting the Parts/Service option and setting your limits based on your vehicles' Quick Lube or Oil/Fluids needs.

Roadside Assistance Program

Default limits are set at 0 transactions, \$0.00 per transaction and \$0.00 dollars per day. In order to allow your drivers to use the Roadside Assistance Program, we recommend setting limits at 2 transactions per day and \$100.00 per transaction. If you don't want your drivers to use the Roadside Assistance Program, simply leave the defaults set at 0.

Establishing Limits

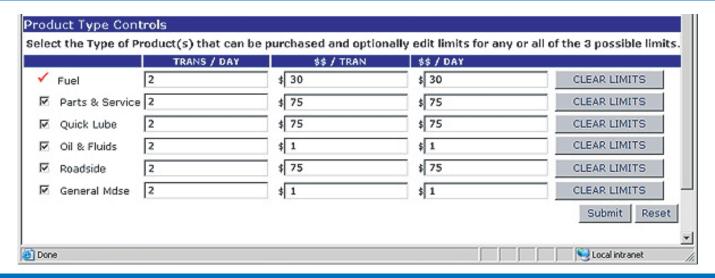
Set your limits based on the overall purchasing policy you would like to enforce. Limits are designed to help manage misuse and fraud, not to tightly control purchase amounts.

Wright Express has established minimum limits for each category. These minimums are designed to help prevent legitimate transactions from being declined. Please refer to the chart below for the minimums on each product. You cannot enter values lower than those listed.

Recommendation:

You can add another level of security by setting up stricter guidelines in Purchase Alerts — another online feature. With Purchase Alerts, you'll receive an email when a transaction that posts to your account falls outside your established guidelines, so you can decide if any action is required. Purchase Alerts can be set for eight categories of purchases... at the account level or on individual cards. You keep your drivers on schedule, while staying alert to possible problems.

PRODUCT TYPE MINIMUM LIMITS



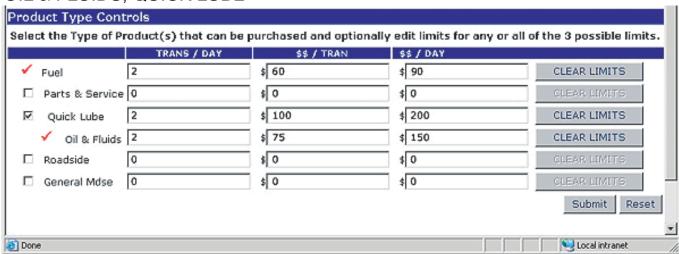
PRODUCT TYPE SUGGESTED LIMITS

Please refer to the charts below for suggested limits for each product.

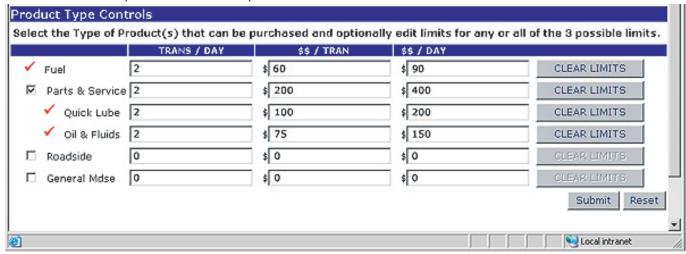
OIL & FLUIDS



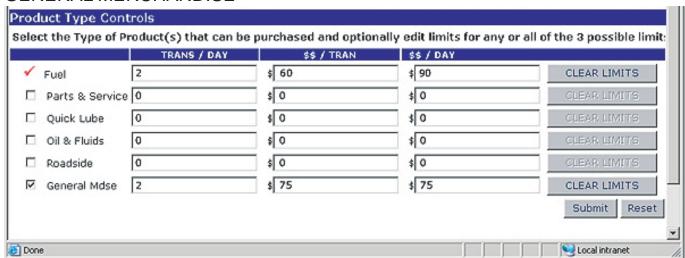
OIL & FLUIDS, QUICK LUBE



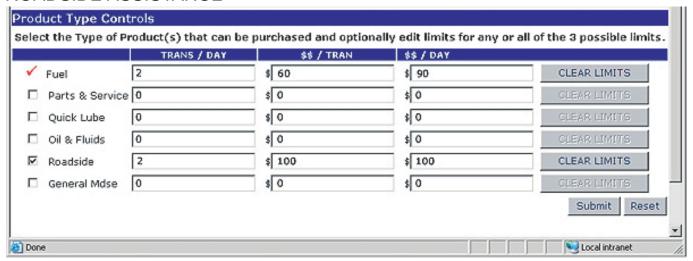
OIL & FLUIDS, QUICK LUBE, PARTS & SERVICE



GENERAL MERCHANDISE

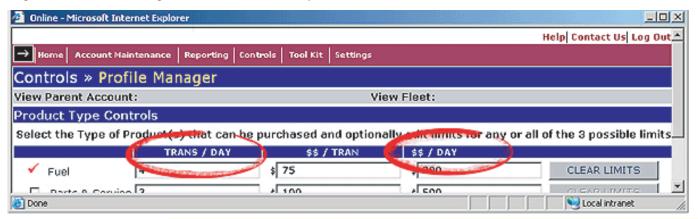


ROADSIDE ASSISTANCE



Daily Limits

In the case of Dollars per day and Transactions per day, running totals are kept track of throughout a day that begins and ends at midnight Eastern Time each day.



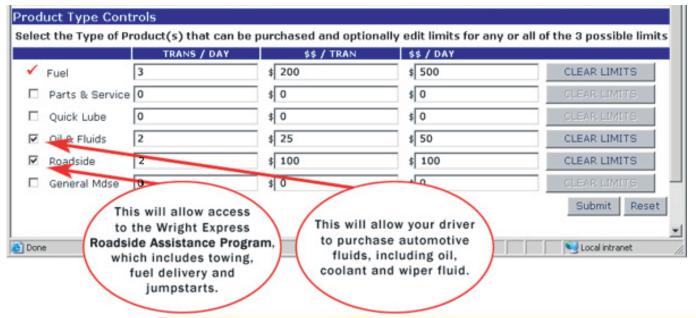
Recommendation:

To ensure that drivers with authorized needs are not declined use of the card, set limits above the highest possible purchasing level. For instance, if drivers have an occasional need to purchase \$300 in a day, set a higher limit, such as \$325. If a purchase is declined, the driver will need to provide another form of payment. Wright Express Customer Service cannot override a fleet manager's preset limits.

Profile Examples

DELIVERY DRIVER

In this example, the delivery driver Profile is limited to fueling three times a day, purchasing oil and fluids twice a day and Roadside Assistance once a day.

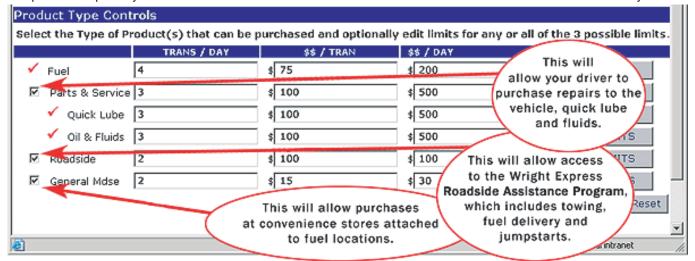


Recommendation:

We suggest establishing Purchase Alerts to supplement these Product Type Controls. For instance, the number of transactions in Purchase Alerts could be set for two transactions per day, enough for one fueling and one oil purchase. You would receive an email when the third transaction posts, so you can decide if you need to take any action.

SALES TEAM

In this example, the sales department is able to purchase all products available on their card. They can fuel four times a day and use the card up to three times in each Parts & Service, Quick Lube or Oil & Fluids category. They can make two purchases per day at a convenience store attached to a fuel location and Roadside Assistance once a day

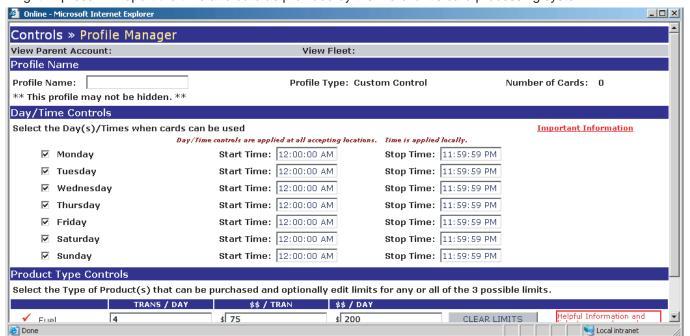


Recommendation:

Again, we suggest establishing Purchase Alerts to supplement these Product Type Controls. For instance, the number of transactions in Purchase Alerts could be set for five transactions a day, sufficient for two fuel purchases and one service purchase in each category. You would receive an email when the sixth transaction posts, so you can decide if you need to take any action.

Time of Day and Day of Week Controls

For most purchases, the merchant's card processing system assigns the time of day and day of week based on the location of the purchase. Some merchants assign the transaction based on their central network computer. For example, the central network may assign a time of 4:00 Eastern Time but the transaction actually took place at 1:00 Pacific Time. Wright Express will report the time and date as provided by the merchant's card processing system.



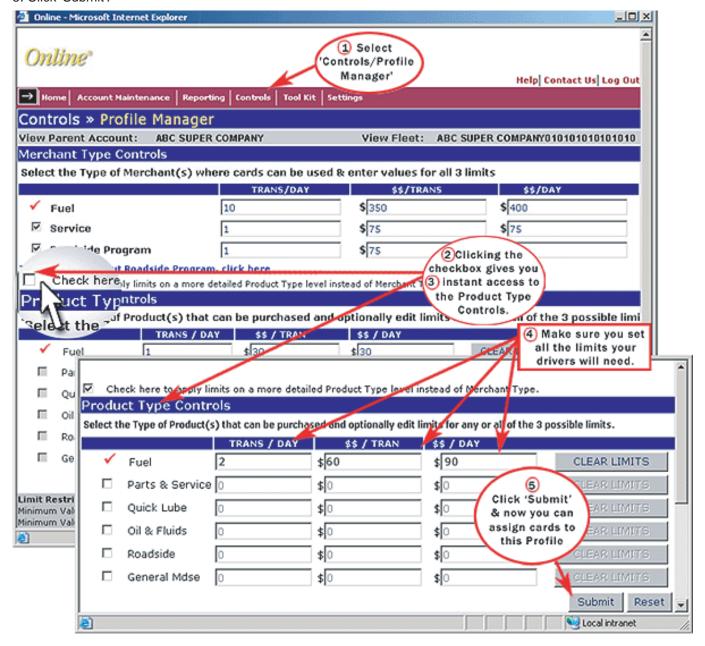
Recommendation:

Allow your drivers additional time before and after normal working hours to fuel their vehicles. For example, if the hours your driver are scheduled for deliveries is 9 a.m. - 5 p.m., set your limits to begin at 7 a.m. and end at 7 p.m. to allow drivers time to fuel at the end or beginning of the day. Set Purchase Alerts to notify you of purchases between 7 a.m. and 9 a.m. and 5 p.m. and 7 p.m. You can then quickly determine if it is a legitimate use of the Wright Express account.

How to Get Started

To use Product Type Controls;

- 1. Select 'Controls/Profile Manager'.
- 2. Under Merchant Type Controls you need to click on the checkbox to switch over to Product Type Controls.
- 3. Check the types of products allowed.
- 4. Enter the limits in the appropriate boxes. You will have to enter values between 1 and unlimited in all three boxes: transactions per day, dollars per transaction and daily dollar limit for each product class that is allowed.
- 5. Click 'Submit'.



Once you've created your new Profile(s), go to Control/Assign Profiles.

Assistance

If you need assistance during normal business hours, please call your **Premium Fleet Services Representative**. For assistance between 5:00 pm and 7:00 pm ET, please call Customer Service at **1-800-492-0669** to speak to our e-Services Team.